

**Information to identify the case:**

Debtor 1	<u>Keith Loftis</u>	Social Security number or ITIN	xxx-xx-5493
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Roberta Loftis</u>	Social Security number or ITIN	xxx-xx-6037
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-31902-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Keith Loftis

Roberta Loftis

2/2/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Keith Loftis  
 Roberta Loftis  
 Debtors

Case No. 17-31902-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db/jdb	+Keith Loftis, Roberta Loftis, 4 Whipple Way, Sewell, NJ 08080-2138
517148004	+Best Buy Credit Services, P.O. Box 790441, St. Louis, MO 63179-0441
517148009	+First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68102-1593
517148022	The Childrens Hospital Of Philadelpha, 34th & Civic Center Blvd, Philadelphia, PA 19104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Feb 02 2018 22:19:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	+E-mail/Text: usan.j.njbankr@usdoj.gov Feb 02 2018 22:24:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 22:24:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517148003	+EDI: TSYS2.COM Feb 02 2018 22:18:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
517148005	+EDI: CAPITALONE.COM Feb 02 2018 22:18:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517148006	+EDI: RMSC.COM Feb 02 2018 22:18:00 Car Care One/Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
517148007	+EDI: MERRICKBANK.COM Feb 02 2018 22:08:00 Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517148008	+EDI: CRFRSTNA.COM Feb 02 2018 22:18:00 Credit First National Assoc/Firestone, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517148010	+E-mail/Text: bk@lendingclub.com Feb 02 2018 22:25:01 Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517148011	+EDI: MERRICKBANK.COM Feb 02 2018 22:08:00 Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
517148012	+E-mail/Text: bankruptcy@prosper.com Feb 02 2018 22:25:03 Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517148013	+E-mail/Text: bankruptcyteam@quickenloans.com Feb 02 2018 22:24:54 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
517148014	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchb/Ashley Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517148015	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchb/sleepys, C/o Po Box 965036, Orlando, FL 32896-0001
517152366	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517148016	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank/ Dicks Sporting Goods, Po Box 965064, Orlando, FL 32896-5064
517148017	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517148018	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517148019	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517148020	+EDI: RMSC.COM Feb 02 2018 22:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517148021	+EDI: WTRRN BANK.COM Feb 02 2018 22:18:00 Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517148023	+EDI: WFFC.COM Feb 02 2018 22:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
517148024	+EDI: WFFC.COM Feb 02 2018 22:18:00 Wffnb Retail, Po Box 94498, Las Vegas, NV 89193-4498

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Feb 02, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com  
Joseph J. Rogers on behalf of Joint Debtor Roberta Loftis jjresq@comcast.net,  
jjresql@comcast.net  
Joseph J. Rogers on behalf of Debtor Keith Loftis jjresq@comcast.net, jjresql@comcast.net  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5